

☐ AMENDED

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE

In re: Autumn L. Staggs

Case No.

Debtors:

Chapter 13

CHAPTER 13 PLAN

ADDRESS: (1) 201 Sands Street (2) \_\_\_\_\_  
Ridgely, TN 38080

PLAN PAYMENT:

Debtor(1) shall pay \$ 185.00 ☒ weekly, ☐ every two weeks, ☐ semi-monthly, or ☐ monthly, by:  
☒ PAYROLL DEDUCTION From: West TN Regional Blood Center Inc OR ( ) DIRECT PAY  
Jackson, TN 38305

Debtor(2) shall pay \$ \_\_\_\_\_ ☐ weekly, ☐ every two weeks, ☐ semi-monthly, or ☐ monthly, by:  
☐ PAYROLL DEDUCTION From: \_\_\_\_\_ OR ( ) DIRECT PAY

1. THIS PLAN [Rule 3015.1 Notice]:

- (A) CONTAINS A NON-STANDARD PROVISION. [See plan provision #19] ☐ YES ☒ NO  
(B) LIMITS THE AMOUNT OF A SECURED CLAIM BASED ON A VALUATION ☒ YES ☐ NO  
OF THE COLLATERAL FOR THE CLAIM. [See plan provisions #7 and #8]  
(C) AVOIDS A SECURITY INTEREST OR LIEN. [See plan provision #12]. ☐ YES ☒ NO

2. ADMINISTRATIVE EXPENSES: Pay filing fee and Debtor(s)' attorney fee pursuant to Confirmation Order.

3. AUTO INSURANCE: ☐ Included in Plan; OR ☒ Not included in Plan; Debtor(s) to provide proof of insurance at §341 meeting.

4. DOMESTIC SUPPORT:

Monthly Plan Payment: \_\_\_\_\_

None Paid by: ☐ Debtor(s) directly ☐ Wage Assignment, OR ☐ Trustee to:  
ongoing payment begins \_\_\_\_\_ \$ \_\_\_\_\_  
Approximate arrearage: \_\_\_\_\_

5. PRIORITY CLAIMS:

-NONE- Amount \_\_\_\_\_ \$ \_\_\_\_\_

6. HOME MORTGAGE CLAIMS: ☐ Paid directly by Debtor(s); OR ☐ Paid by Trustee to:

None ongoing payment begins \_\_\_\_\_ \$ \_\_\_\_\_  
Approximate arrearage: \_\_\_\_\_ Interest \_\_\_\_\_ \$ \_\_\_\_\_

7. SECURED CLAIMS:

[Retain lien 11 U.S.C. §1325 (a)(5)]	Value of Collateral:	Rate of Interest	Monthly Plan Payment:
Heights Finance	<u>6,000.00</u>	<u>6.00%</u>	<u>\$116.00</u>
Performance Finance - to be paid outside plan by 3rd party	_____	_____	_____

**8. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 910 DAYS OF FILING, AND OTHER SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILING:**

[Retain lien 11 U.S.C. §1325 (a)] <u>Leaders Credit Union</u>	Value of Collateral: <u>26,556.96</u>	Rate of Interest <u>6.00%</u>	Monthly Plan Payment: <u>\$514.00</u>
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**9. SECURED CLAIMS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON CONFIRMATION FOR FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIALY REASONABLE DISPOSAL OF COLLATERAL:**

-NONE- Collateral: \_\_\_\_\_

**10. SPECIAL CLASS UNSECURED CLAIMS:**

<u>-NONE-</u>	Amount: _____	Rate of Interest _____	Monthly Plan Payment: \$ _____
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**11. STUDENT LOAN CLAIMS AND OTHER LONG TERM CLAIMS:**

Mohela/Department of Education - school loan ☐ Not provided for **OR** ☐ General unsecured creditor  
\$1,750.00 - deferred - to survive discharge

Mohela/Department of Education - school loan  
\$6,156.00 - deferred - to survive discharge

Mohela/Department of Education - school loan  
\$1,750.00 - deferred - to survive discharge

Mohela/Department of Education - school loan  
\$4,500.00 - deferred - to survive discharge

Mohela/Department of Education - school loan  
\$1,750.00 - deferred - to survive discharge

**12. THE JUDICIAL LIENS OR NON-POSSESSORY, NON-PURCHASE MONEY SECURITY INTEREST(S) HELD BY THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C.§522(f):**

-NONE-

**13. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILED CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.**

**14. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS: \$23,751.00**

**15. THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIMS IS:**

☐ \_\_\_\_\_ %, OR,  
☒ THE TRUSTEE SHALL DETERMINE THE PERCENTAGE TO BE PAID AFTER THE PASSING OF THE FINAL BAR DATE.

**16. THIS PLAN ASSUMES OR REJECTS EXECUTORY CONTRACTS:**

None ☐ Assumes **OR** ☐ Rejects.

**17. COMPLETION:** Plan shall be completed upon payment of the above, approximately 60 months.

**18. FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED ACCEPTANCE OF PLAN.**

**19. NON-STANDARD PROVISION(S):**

**ANY NON-STANDARD PROVISION STATED ELSEWHERE IS VOID.**

**20. CERTIFICATION: THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19.**

\*ADEQUATE PROTECTION PAYMENT WILL BE 1/4 (25%) OF PROPOSED CREDITOR MONTHLY PAYMENT.

/s/ RICHARD H. WALKER

**Date** January 20, 2025 .

**RICHARD H. WALKER 014166**

**Debtor(s)' Attorney Signature or Pro Se Debtor(s)' Signature(s)**